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ABLY EDITED 1-1 NEWSY 1-1 DEMOCRATIC

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THE COMMONER, Lincoln, Nebraska

GUARANTEED BANK DEPOSITS

(Continued from Page 12)

serve cities are required to keep fifteen per cent of their deposits in cash and with reserve agents.

The banking act of Nebraska requires a reserve of fifteen per cent of cash and balances with other banks.

Few banks avail themselves of the

liberal loaning privilege this gives. In reserve cities experience has proven that around forty per cent is required for safety and outside of reserve cities, twenty-five to thirty per cent is considered low.

The reserve carried by a bank should be based on the relation of capital to deposits. A bank with a small capital and large deposits should be compelled to keep a larger

reserve than one with a small capital and small deposits. A bank with \$10,000 capital and \$200,000 deposits should be compelled to carry more reserve than a bank with \$10,000 capital and \$100,000 deposits. It is impracticable by law to establish a relation between capital and deposits as deposits vary in different seasons of the year and from year to year but the reserve can be made to conform to deposits automatically.

OKLAHOMA'S RECOGNITION

The platform adopted at the Denver convention contains the following language in recognition of Oklahoma's admission to the sisterhood: "We welcome Oklahoma to the sisterhood of states and congratulate her upon the auspicious beginning of a great career."

The democracy of the nation can well afford to congratulate Oklahoma upon her acquisition of the statehood boon, because, as has been aptly said, she is the most democratic state of the union.

We do not mean by this that Oklahoma casts more democratic votes than any of the other states, but that she has gone farther in the incorporation of genuine democratic principles into her fundamental law. The genius of her institutions is as near an approach to the spirit of Jeffersonian democracy as it is possible, with the conditions besetting us, to reach.

Oklahoma is, therefore, a guiding beacon light on the way to a higher and better civilization. Into her constitution is written the principles which experience has demonstrated guarantee to the individual citizen the largest measure of freedom in all things consistent with the public welfare and the greatest number of impediments to his oppressors. In a word, we have put the principles of democracy into actual practice.

So far we have seen nothing to condemn the experiment. Our people are prospering as never before, and receiving better returns from their energies. All signs combine to show that we acted wisely in putting democratic preachings into practice. Naturally, it follows, therefore, that Oklahoma is but auspiciously beginning, as the Denver platform says, upon a great career.—Oklahoma City Oklahoman.

THE SPITE FENCE

Evidently the spite fence is losing none of its vogue and popularity in this country. In New Rochelle, N. Y., Judge Solomon Levison has just erected a particularly elaborate structure of galvanized iron sheets and beams to shut the light from the exchange of the New York Telephone company because that concern refuses to pay him a yearly rental for light and air.

Pittsburg has been stirred by the fact that the Rev. Dr. McKee has built a fence forty feet high to shut off the daylight from a fashionable apartment building which one McSorley has built next to the minister's home. Evidently the spite fence is recognized as a means of polite retaliation, no less than when Mrs. Herman Oelrichs gave it the force of her example a few years ago.

Incidentally, it should be mentioned that San Francisco claims the credit of originating this delightful institution, referring inquirers to the mammoth structure which Charles Crocker built years ago on Nob Hill to shield his premises from a neighbor who threatened to open an undertaker's shop next door. Whatever town may be entitled to the undying fame of inventing the spite fence, many places throughout the land have contributed to the movement and the history of the spite fence, if it could be fully written, would be long.—Springfield Union.

Grip Pains

It would be utterly impossible to imagine anything more distressing than La Grippe pains. They are simply indescribable, and seem to be composed of all the misery sensations known. Yet they can be relieved, and in a very short time by taking

Dr. Miles' Anti-Pain Pills

the greatest remedy on earth for pains of any kind. Their soothing influence upon the nerves is felt throughout the entire system.

"I had La Grippe pains all over me, and I was in such distress I thought I could not endure it. I thought of Dr. Miles' Anti-Pain Pills, and after taking three doses the pain disappeared, and I slept peacefully. My brother has a swelling on his neck, and uses them, as they ease the pain and leave no bad effects like quieting powders."

—ADELIA LANE, Portage, Mich.
If they fail to help, your druggist will refund your money on first package.

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